

**U.S. BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re URAINA WATKINS : CHAPTER 13
Debtor(s) : BANKRUPTCY NO. 19-15749

OBJECTION TO CERTIFICATION OF DEFAULT

Debtor(s), Uraina Watkins, by their attorney, Paul H. Young, Esquire, hereby objects to the Certification of Default filed by Pennsylvania Housing Finance Agency on September 12, 2023. Debtors believe they can become current on all post-petition payments due under the December 8, 2021 stipulation with the Lender.

Respectfully submitted,

/s/ Paul H. Young
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